

From: Joe Zappia <joezapp86@yahoo.com>
Sent: Tuesday, September 22, 2015 8:19 PM
To: EBSA, E-ORI - EBSA
Subject: Options in IRA Accounts

Hi.

Just wanted to let you know that I agree with you that options largely have no place in an IRA account...EXCEPT if the options are COVERED CALLS. Please do not overlook the value of covered calls in an IRA when making your decision. Thank you.

Sincerely,
Joseph Zappia